

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Melinda Dino Lara

Debtor(s)

Case No. 16 B 11861

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2016.
- 2) The plan was confirmed on 08/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/03/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 08/04/2017.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,750.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$22,750.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,008.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,008.00

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Express Centuron Bank	Unsecured	5,181.16	NA	NA	0.00	0.00
Bank Of America	Unsecured	6,993.00	6,993.82	6,993.82	0.00	0.00
Bank of America NA	Secured	27,584.00	26,962.98	26,962.98	16,303.76	1,037.49
Becket & Lee	Unsecured	4,586.00	4,586.53	4,586.53	0.00	0.00
Becket & Lee	Unsecured	179.00	204.76	204.76	0.00	0.00
CAP1/Carsn	Unsecured	0.00	NA	NA	0.00	0.00
Chase CARD	Unsecured	2,119.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	11,557.17	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	6,215.67	6,215.67	6,215.67	0.00	0.00
Global Client Solutions LLC	Unsecured	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	6,681.00	5,330.93	5,330.93	1,400.75	0.00
Internal Revenue Service	Unsecured	0.00	1,237.88	1,237.88	0.00	0.00
Marquette Woods Homeowners Associatic	Unsecured	0.00	NA	NA	0.00	0.00
Meydsnb	Unsecured	397.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	5,490.00	5,490.09	5,490.09	0.00	0.00
Midland Funding LLC	Unsecured	0.00	3,966.50	3,966.50	0.00	0.00
Midland Funding LLC	Unsecured	1,099.00	1,150.25	1,150.25	0.00	0.00
Midland Funding LLC	Unsecured	2,819.00	2,916.73	2,916.73	0.00	0.00
PNC Bank NA	Unsecured	7,877.00	7,877.43	7,877.43	0.00	0.00
PNC Bank, N.A.	Secured	118,330.00	NA	NA	0.00	0.00
PNC Mortgage Corporation	Secured	453,851.00	465,492.98	465,492.98	0.00	0.00
Portfolio Recovery Associates	Secured	12,254.00	12,084.77	12,084.77	0.00	0.00
Preferred Credit INC	Unsecured	2,572.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	167.00	561.38	561.38	0.00	0.00
Syncb/PLCC	Unsecured	1,970.00	NA	NA	0.00	0.00
TD Bank USA NA	Unsecured	838.00	966.48	966.48	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$465,492.98	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$39,047.75	\$16,303.76	\$1,037.49
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$504,540.73	\$16,303.76	\$1,037.49
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,330.93	\$1,400.75	\$0.00
TOTAL PRIORITY:	\$5,330.93	\$1,400.75	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,167.52	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,008.00</u>	
Disbursements to Creditors	<u>\$18,742.00</u>	
TOTAL DISBURSEMENTS :		<u>\$22,750.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.